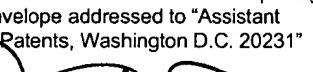




~~\$ 3600~~

PTO/SB/31 (02-01)
Approved for use through 10/31/2002. OMB 0651-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

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NOTICE OF APPEAL FROM THE EXAMINER TO THE BOARD OF PATENT APPEALS AND INTERFERENCES		Docket Number (Optional) 10722-32691						
<p>I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to "Assistant Commissioner for Patents, Washington D.C. 20231" on <u>April 18, 2003</u>.</p> <p>Signature </p> <p>Typed or printed name <u>Jack D. Todd</u></p>								
<p>In re Application of Neofytides et al.</p> <table border="1"> <tr> <td>Application Number 09/613,615</td> <td>Filed 7/11/2000</td> </tr> <tr> <td colspan="2"> For Method for Enabling Transfer of Funds Through a Computer Network (Twice Amended) </td> </tr> <tr> <td>Group Art Unit 3624</td> <td>Examiner G. Akers</td> </tr> </table>			Application Number 09/613,615	Filed 7/11/2000	For Method for Enabling Transfer of Funds Through a Computer Network (Twice Amended)		Group Art Unit 3624	Examiner G. Akers
Application Number 09/613,615	Filed 7/11/2000							
For Method for Enabling Transfer of Funds Through a Computer Network (Twice Amended)								
Group Art Unit 3624	Examiner G. Akers							

Applicant hereby appeals to the Board of Patent Appeals and Interferences from the last decision of the examiner.

The fee for this Notice of Appeal is (37 CFR 1.17(b)) \$ 320.00

Applicant claims small entity status. See 37 CFR 1.27. Therefore, the fee shown above is reduced by half, and the resulting fee is: \$ _____ F

A check in the amount of the fee is enclosed.

Payment by credit card. Form PTO-2038 is attached.

The Commissioner has already been authorized to charge fees in this application to a Deposit Account. I have enclosed a duplicate copy of this sheet.

The Commissioner is hereby authorized to charge any fees which may be required, or credit any overpayment to Deposit Account No. _____ I have enclosed a duplicate copy of this sheet.

A petition for an extension of time under 37 CFR 1.136(a) (PTO/SB/22) is enclosed.

RECEIVED

APR 25 2003

GROUP 3600

WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.

I am the

- applicant/inventor.
- assignee of record of the entire interest.
See 37 CFR 3.71. Statement under 37 CFR 3.73(b)
is enclosed. (Form PTO/SB/96)
- attorney or agent of record.
- attorney or agent acting under 37 CFR 1.34(a).
Registration number if acting under 37 CFR 1.34(a).

Signature

Jack D. Todd

Typed or printed name

April 18, 2003

Date _____

NOTE: Signatures of all the inventors or assignees of record of the entire interest or their representative(s) are required. Submit multiple forms if more than one signature is required, see below*.

*Total of _____ forms are submitted.

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

04/23/2003 HDEMESS1 00000081 09613615

01 FC:1401

320.00 0P



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Neofytides et al.) Art Unit: 3624
Serial No.: 09/613,615)
Filed: July 11, 2000) Examiner: G. Akers
For: METHOD FOR ENABLING TRANSFER)
OF FUNDS THROUGH A COMPUTER)
NETWORK (Twice Amended))
Docket No.: 10722-32691)

Via U.S. First Class Mail

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Commissioner for Patents
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Alexandria, VA 22313-1450

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APR 25 2003

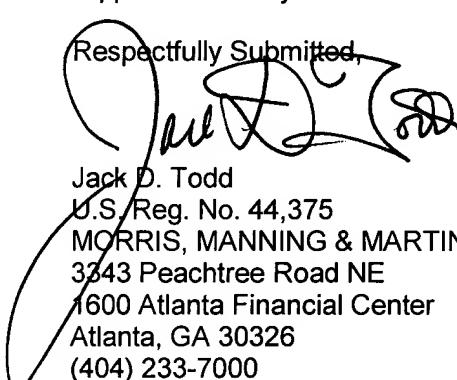
GROUP 3600

NOTICE OF APPEAL UNDER 37 C.F.R. § 1.191

In response to the Official Action of February 10, 2003, Applicant respectfully hereby appeals from the decision of the Examiner to the Board of Patent Appeals and Interferences by the filing of this correspondence, and the enclosed herewith: Notice of Appeal form PTO/SB/31; and, fee set forth in 37 C.F.R. § 1.17(b)..

Claims 30-37 and 39-51 are finally rejected in the Official Action of February 10, 2003. Applicant respectfully appeals from the rejection of claims 30-37 and 39-51. Applicant intends to prepare and timely file an Appellant's Brief pursuant to 37 C.F.R. § 1.192 setting forth the authorities and arguments on which appellant will rely to maintain the appeal.

Respectfully Submitted,


Jack D. Todd
U.S. Reg. No. 44,375
MORRIS, MANNING & MARTIN, L.L.P.
3343 Peachtree Road NE
1600 Atlanta Financial Center
Atlanta, GA 30326
(404) 233-7000

John R. Harris
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MORRIS, MANNING & MARTIN, L.L.P.
3343 Peachtree Road NE
1600 Atlanta Financial Center
Atlanta, GA 30326



PTO/SB/21 (03-03)

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TRANSMITTAL
FORM

(to be used for all correspondence after initial filing)

Total Number of Pages in This Submission

5

Application Number

09/613,615

Filing Date

7/11/2000

First Named Inventor

Cheryl L. Neofytides

Art Unit

3624

Examiner Name

G. Akers

RECEIVED

APR 25 2003

GROUP 3000

Attorney Docket Number

10722-32691

ENCLOSURES (Check all that apply)

- Fee Transmittal Form
- Fee Attached
- Amendment/Reply
 - After Final
 - Affidavits/declaration(s)
- Extension of Time Request
- Express Abandonment Request
- Information Disclosure Statement
- Certified Copy of Priority Document(s)
- Response to Missing Parts/ Incomplete Application
- Response to Missing Parts under 37 CFR 1.52 or 1.53

- Drawing(s)
- Licensing-related Papers
- Petition
- Petition to Convert to a Provisional Application
- Power of Attorney, Revocation
- Change of Correspondence Address
- Terminal Disclaimer
- Request for Refund
- CD, Number of CD(s) _____

- After Allowance Communication to a Technology Center (TC)
- Appeal Communication to Board of Appeals and Interferences
- Appeal Communication to TC (Appeal Notice, Brief, Reply Brief)
- Proprietary Information
- Status Letter
- Other Enclosure(s) (please Identify below):

Remarks

Notice of Appeal Form PTO/SB/31 enclosed.
Correspondence Regarding Appeal Under 37 C.F.R. 1.191 enclosed.
Notice of Appeal Fee \$320 check enclosed.
Fee Transmittal Form PTO/SB17 enclosed.
Itemized Postcard Enclosed.
Certificate of Mailing under 37 C.F.R. 1.8 Form PTO/SB92 enclosed.

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm
or
Individual

Jack D. Todd

Signature

Date

April 18, 2003

CERTIFICATE OF TRANSMISSION/MAILING

I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, Washington, DC 20231 on this date: April 18, 2003

Typed or printed

Jack D. Todd

Signature

Date April 18, 2003

This collection of information is required by 37 CFR 1.5. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, Washington, DC 20231.

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FEE TRANSMITTAL for FY 2003

Effective 01/01/2003. Patent fees are subject to annual revision.

 Applicant claims small entity status. See 37 CFR 1.27

TOTAL AMOUNT OF PAYMENT (\$)

Complete if Known

Application Number	09/613,615
Filing Date	7/11/2000
First Named Inventor	Cheryl L. Neofytides
Examiner Name	G. Akers
Art Unit	3624
Attorney Docket No.	10722-32691

APR 25 2003

METHOD OF PAYMENT (check all that apply)

 Check Credit card Money Order Other None

 Deposit Account:

Deposit Account Number
Deposit Account Name

The Commissioner is authorized to: (check all that apply)

 Charge fee(s) indicated below Credit any overpayments
 Charge any additional fee(s) during the pendency of this application
 Charge fee(s) indicated below, except for the filing fee to the above-identified deposit account.

FEE CALCULATION

1. BASIC FILING FEE

Large Entity	Small Entity	Fee Code (\$)	Fee Code (\$)	Fee Description	Fee Paid
1001 750	2001 375			Utility filing fee	<input type="text"/>
1002 330	2002 165			Design filing fee	<input type="text"/>
1003 520	2003 260			Plant filing fee	<input type="text"/>
1004 750	2004 375			Reissue filing fee	<input type="text"/>
1005 160	2005 80			Provisional filing fee	<input type="text"/>
SUBTOTAL (1) (\$)					

2. EXTRA CLAIM FEES FOR UTILITY AND REISSUE

Total Claims	Independent Claims	Multiple Dependent	Extra Claims	Fee from below	Fee Paid
<input type="text"/>	<input type="text"/>	<input type="text"/>	-20** = <input type="text"/>	<input type="text"/> X <input type="text"/> = <input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	-3** = <input type="text"/>	<input type="text"/> X <input type="text"/> = <input type="text"/>	<input type="text"/>
				<input type="text"/>	<input type="text"/>

Large Entity	Small Entity	Fee Code (\$)	Fee Code (\$)	Fee Description
1202 18	2202 9			Claims in excess of 20
1201 84	2201 42			Independent claims in excess of 3
1203 280	2203 140			Multiple dependent claim, if not paid
1204 84	2204 42			** Reissue independent claims over original patent
1205 18	2205 9			** Reissue claims in excess of 20 and over original patent
SUBTOTAL (2) (\$)				

*or number previously paid, if greater; For Reissues, see above

3. ADDITIONAL FEES

Large Entity

Fee Code (\$)	Fee Code (\$)	Fee Description	Fee Paid
1051 130	2051 65	Surcharge - late filing fee or oath	<input type="text"/>
1052 50	2052 25	Surcharge - late provisional filing fee or cover sheet	<input type="text"/>
1053 130	1053 130	Non-English specification	<input type="text"/>
1812 2,520	1812 2,520	For filing a request for ex parte reexamination	<input type="text"/>
1804 920*	1804 920*	Requesting publication of SIR prior to Examiner action	<input type="text"/>
1805 1,840*	1805 1,840*	Requesting publication of SIR after Examiner action	<input type="text"/>
1251 110	2251 55	Extension for reply within first month	<input type="text"/>
1252 410	2252 205	Extension for reply within second month	<input type="text"/>
1253 930	2253 465	Extension for reply within third month	<input type="text"/>
1254 1,450	2254 725	Extension for reply within fourth month	<input type="text"/>
1255 1,970	2255 985	Extension for reply within fifth month	<input type="text"/>
1401 320	2401 160	Notice of Appeal	320
1402 320	2402 160	Filing a brief in support of an appeal	<input type="text"/>
1403 280	2403 140	Request for oral hearing	<input type="text"/>
1451 1,510	1451 1,510	Petition to institute a public use proceeding	<input type="text"/>
1452 110	2452 55	Petition to revive - unavoidable	<input type="text"/>
1453 1,300	2453 650	Petition to revive - unintentional	<input type="text"/>
1501 1,300	2501 650	Utility issue fee (or reissue)	<input type="text"/>
1502 470	2502 235	Design issue fee	<input type="text"/>
1503 630	2503 315	Plant issue fee	<input type="text"/>
1460 130	1460 130	Petitions to the Commissioner	<input type="text"/>
1807 50	1807 50	Processing fee under 37 CFR 1.17(q)	<input type="text"/>
1806 180	1806 180	Submission of Information Disclosure Stmt	<input type="text"/>
8021 40	8021 40	Recording each patent assignment per property (times number of properties)	<input type="text"/>
1809 750	2809 375	Filing a submission after final rejection (37 CFR 1.129(a))	<input type="text"/>
1810 750	2810 375	For each additional invention to be examined (37 CFR 1.129(b))	<input type="text"/>
1801 750	2801 375	Request for Continued Examination (RCE)	<input type="text"/>
1802 900	1802 900	Request for expedited examination of a design application	<input type="text"/>

Other fee (specify) _____

*Reduced by Basic Filing Fee Paid

SUBTOTAL (3) (\$) 320

SUBMITTED BY

(Complete if applicable)

Name (Print/Type)	Jack D. Todd	Registration No. (Attorney/Agent)	44375	Telephone	404-233-7000
Signature				Date	April 18, 2003

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PTO/SB92 (08-00)

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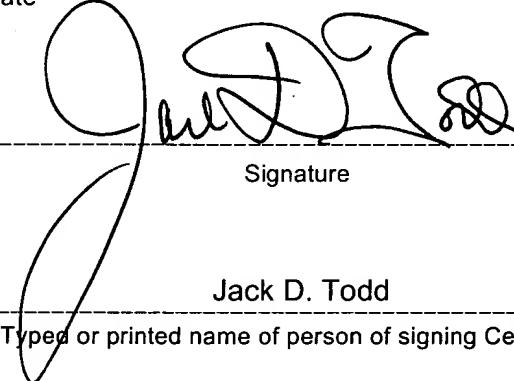
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P.O. Box 1450
Alexandria, VA 22313-1450

on April 18, 2003

Date



Signature

Jack D. Todd

Typed or printed name of person of signing Certificate

Note: Each paper must have its own certificate of mailing, or this certificate must identify each submitted paper.

Transmittal Form PTO/SB/21
Notice of Appeal form PTO/SB/31
Correspondence Regarding Appeal Under 37 C.F.R. 1.191
Fee Transmittal Form PTO/SB/17
Notice of Appeal fee \$320 check
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